## Case 08-03160 Doc 1 Filed 02/12/08 Entered 02/12/08 16:51:15 Desc Main Document Page 1 of 46 Voluntary Petition Northern District of Illinois Eastern Division

Vol	luntarv	/ Petition
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Name of Debtor (i	f individual, er	nter Last, First, I	Middle):			Na	ame c	of Joint Debtor (S	Spouse) (Last, F	First, Middle)		
	Sled	ge, Jan	nes Tir	nothy			Sledge, Kelly, Maureen					
	All Other Names used by the Debtor in the last 8 years; (include married, maiden and trade names):						All Other Names used by the Joint Debtor in the last 8 years; (include married, maiden and trade names):  FKA Kelly Cassidy					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * Subject to Fed R. Bankr.P.9037. See note below.  ***-**-1803								r digits of Soc. S than one, state	all) * Subject to F		7. See note belo	•
Street Address of Debtor (No. & Street, City, and State):					St	reet i	Address of Joint	Debtor (No. & S	Street, City, and	State):		
432 West	Touhy A	Ave. Apt	# 253			⊿	132	West To	uhv Ave	253		
Des Plaines IL 60018								Plaines	-	200		60018
County of Residence or of the Principal Place of Business:						C	ounty	of Residence or	of the Principa	I Place of Busine	ess:	
		CO	OK							соок		
Mailing Address o	f Debtor (if dif	ferent from stree	et address)			M	ailing	Address of Join	t Debtor (if diffe	erent from street	address):	
Location of Princip	oal Assets of E	Business Debtor	(if different fi	rom street add	ress above):							
	Type of Debtor (Form of Organization)  Nature of Business (Check one box.)  (Check one box.)  Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)					led (Check one box)						
<b>I</b> Individual See Exhib	l (includes Joi iit D on page 2 d	nt Debtors) of this form	☐ Single	Care Busines Asset Real E	state as	1 1	☐ Chapter 7 ☐ Chapter 15 Petition for Recognition ☐ Chapter 9   of a Foreign Main Proceeding				•	
☐ Corporati	ion (includes l	LLC & LLP)	□ define	ed in 11 U.S.C ad	101 (51B)			hapter 11 hapter 12		☐ Chapter 1	15 Petition for	Recognition
☐ Partnersh	nip		_	broker		1 7		hapter 13		•	ign Nonmain F	•
`	debtor is not o		1_	nodity Brokering Bank					Nature	of Debts (Check	one Box)	
	type of entity		☐ Other	•			De	ebts are primarily	consumer /	☐ Deb	ts are primaril	y business
				Tax-Exempt (Check box, if ap				ebts, defined in 1 101(8) as "incurr		debt	S.	
			☐ Debto	r is a tax-exen	npt		ind	dividual primarily	for a			
				ization under 1 d States Code				ersonal, family, o irpose."	r nousenoid			
			Rever	nue Code).						hapter 11 Debto	ire	
		Filing Fee (C	heck one box)					one box		·		404(545)
Filing Fee atta	ached						□ Debtor is a small business debtor as defined in 11 U.S.C. Sec 101(51D) □ Debtor is not a small business debtor as defined in 11 U.S.C. Sec. 101(51D)					
Filing Fee to b				• /			neck i		500505 0.	00.01 00 0000		700. 101(0.2)
		ourt's considerat installments. Ru						Debtor's aggrega nsiders or afflia	•		ts (excluding o	debts owed to
Filing Fee way	vier requested	I (applicable to c	chapter 7 indi	viduals only). N	Must	c	heck	all applicable b	oxes:	- — — -		
attach signed	application fo	r the court's con	sideration. Se	ee Official Forr	m 3B.		_ ′	A plan is being file	ed with this peti	ition.		
							<u> </u>	Acceptances of th	ne plan were so	licited prepetition	n from one of I	more classes
Statistical/Admin			e for distribut	ion to unsecur	ed credtiors	-					This spa	ce is for court use only
■ Debtor estima	ates that, after	any exempt pro	perty is exclu			enses pai	d, the	ere will be no				
Estimated Number of	of Creditors											
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001 25,000		25,001 50,000	50,001 100,000	Over 100,000		
Estimated Assets											•	
\$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000, to \$100	001	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion		
Estimated Liabilities		φουυ,υυυ	million	million	million	million		million	(O PININI)	y i Dilliol I		
\$0 to	\$50,001to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	<b>5</b> 0,000,	001	\$100,000,001	\$500,000,001	More than		
\$50,000	\$100,000	\$500,000	to \$1	to \$10	to \$50	to \$100 million	JU 1	to \$500	to \$1billion	\$1 billion		

<sup>\*</sup>Fed.R. Bankr. P. 9037 requires redaction of an individual debtor's taxpayer-identification number (ITIN) -- include last 4 digits only

Case 08-03160 Doc 1 Filed 02/12/08	Entered 02/12/08 16:51	:15 Desc Main				
Voluntary Petition Document	Nanager Dedito4(s)					
This page must be completed and filed in every case)	Sledge, James Timothy					
	Kelly Ma	aureen Sledge				
All Prior Bankruptcy Case Filed Within Last 8 N						
Location Where Filed:	Case Number:	Date Filed:				
Pending Bankruptcy Case Filed by any Spouse, Partner, or Ai	ffilate of this Debtor (if more than one, attach a	dditional sheet)				
Name of Debtor:	Case Number:	Date Filed:				
District:	Relationship:	Judge:				
Exhibit A	Exhi	bit B whose debts are primarily consumer debts.)				
To be completed if debtor is required to file periodic reports (e.g.,						
forms 10K and 10Q with the Securities and Exchange Commission	-	med in the foregoing petition, declare that (he or she) may proceed under				
pursuant to Section 13 or 15 (d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	chapter 7, 11, 12 or 13 of title 1	I1, United States Code, and have				
, ,	explained the relief available under that I have delivered to the debtor the no	each such chapter. I further certify				
Exhibit A is attached and made a part of this petition.  /s/ Mark E Levine						
	Mark E Levine	Dated: 02/12/2008				
Exhi						
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?						
Yes, and Exhibit C is attached and made a part of this petition.						
No.						
Exhi	bit D					
(To be completed by every individual debtor. If a joint petition is file	d, each spouse must complete and attach a sepa	arate Exhibit D.)				
Exhibit D completed and signed by the debtor is attached and made a part of this p	etition.					
If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and made a par	t of this petition.					
7	ng the Debtor - Venue					
Cneck the Ap  Debtor has been domiciled or has had a residence, principal pla	oplicable Box.) ace of business, or principal assets in this I	District for				
180 days immediately preceding the date of this petition or for a						
There is a bankruptcy case concerning debtor's affiliate, generation						
There is a bankruptcy case concerning debtor's affiliate, general	al partner, or partnership pending in this Dis	strict.				
Debtor is a debtor in a foreign proceeding and has its principal	place of business or principal assets in the	United				
States in this District, or has no principal place of business or a						
or proceeding [in a federal or state court] in this District, or the relief sought in this District.	interests of the parties will be served in reg	ard to the				
Tollor cought in allo Diodica						
Certification by a Debtor Who Reside Check all app	es as a Tenant of Residential Prop Ilicable boxes.	perty				
Landlord has a judgment against the debtor for possession of	debtor's residence. (If box checked, comple	ete the				
following.)  (Name of landlord that obtained judgment)						
(Address of Landlord)						
Debtor claims that under applicable nonbankruptcy law, there a	re circumstances under which the debtor w	ould be				
permitted to cure the entire monetary default that gave rise to the						
possession was entered. and	Canada and Abada and Addition and the Control of th	20 day				
Debtor has included in this petition the deposit with the court of period after the filing of the petition.	any rent that would become due during the	e 30-day				
Debtor certifies that he/she has served the Landlord with this ce	ertification. (11 U.S.C. § 362(1))					

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**Voluntary Petition** 

Document

Nate of 300 ft 40 btor(s)

This page must be completed and filed in every case)

Sledge, James Timothy Kelly Maureen Sledge

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### /s/ James Timothy Sledge

#### **James Timothy Sledge**

02/07/2008 Dated:

/s/ Kelly Maureen Sledge

#### Kelly Maureen Sledge

02/07/2008 Dated:

#### Signature of Attorney

#### /s/ Mark E Levine

Signature of Attorney for Debtor(s)

#### Mark E Levine

Printed Name of Attorney & Bar Number

Bar No: 6239485

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Dated: 02/12/2008

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order

Signature of Foreign Representative

Date:

Printed Name of Foreign Representative

#### << Sign & Date on Those Lines

### << Sign & Date on Those Lines

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h). and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)

#### Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

Bankruptcy Docket #:

#### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		James Timothy Sledge	Here
Dated:	02/07/2008	/s/ James Timothy Sledge	Sign & Date
l certify ι	ınder penalty of perjury that th	e information provided above is true and correct.	
does	The United States trustee or banks not apply in this district.	ruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 10	9(h)
	Active military duty in a military c	ombat zone.	
parti	• •	§ 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to person, by telephone, or through the Internet.);	
of re	Incapacity. (Defined in 11 U.S.C alizing and making rational decisions wi	<ul> <li>§ 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapa ith respect to financial responsibilities.);</li> </ul>	ble
by a	4. I am not required to receive a crec motion for determination by the court.]	dit counseling briefing because of: [Check the applicable statement.] [Must be accompanied	
prov dead perid	lit counseling briefing within the first 30 or rided the briefing, together with a copy o dline can be granted only for cause and od. Failure to fulfill these requirements r	s stated in your motion, it will send you an order approving your request. You must still obtain days after you file your bankruptcy case and promptly file a certificate from the agency that if any debt management plan developed through the agency. Any extension of the 30-day is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day may result in dismissal of your case. If the court is not satisfied with your reasons for filing your case may be dismissed.	
	rs from the time I made my request, and I can file my bankruptcy case now. [Mus	the following exigent circumstances merit a temporary waiver of the credit counseling require st be accompanied by a motion for determination by the court.] [Summarize exigent circumstation by the court.]	ement
	3 I certify that I requested credit co	unseling services from an approved agency but was unable to obtain the services during the	five
per a c	ited States trustee or bankruptcy admini forming a related budget analysis, but I	ling of my bankruptcy case, I received a briefing from a credit counseling agency approved by strator that outlined the opportunties for available credit counseling and assisted me in do not have a certificate from the agency describing the services provided to me. You must foribing the services provided to you and a copy of any debt repayment plan developed through bankruptcy case is filed.	ïle
per		strator that outlined the opportunties for available credit counseling and assisted me in have a certificate from the agency describing the services provided to me. Attach a copy of the plan developed through the agency.	the
Lloi		ling of my bankruptcy case, I received a briefing from a credit counseling agency approved by	tne

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

Bankruptcy Docket #:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Kelly Maureen Sledge	Here
Dated:	02/07/2008	/s/ Kelly Maureen Sledge	Sign & Date
I certify u	under penalty of perjury that	the information provided above is true and correct.	
does	The United States trustee or ban not apply in this district.	kruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. §	109(h)
	Active military duty in a military	combat zone.	
parti	- ·	C. $\S$ 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to person, by telephone, or through the Internet.);	
of rea		C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable with respect to financial responsibilities.);	pable
by a	4. I am not required to receive a cremotion for determination by the court.	edit counseling briefing because of: [Check the applicable statement.] [Must be accompanie]	d
prov dead perio	it counseling briefing within the first 30 ided the briefing, together with a copy dline can be granted only for cause an od. Failure to fulfill these requirement	ons stated in your motion, it will send you an order approving your request. You must still obt 0 days after you file your bankruptcy case and promptly file a certificate from the agency that or of any debt management plan developed through the agency. Any extension of the 30-day and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day is may result in dismissal of your case. If the court is not satisfied with your reasons for filing credit counseling briefing, your case may be dismissed.	
-	rs from the time I made my request, and I can file my bankruptcy case now. [M	counseling services from an approved agency but was unable to obtain the services during the nd the following exigent circumstances merit a temporary waiver of the credit counseling requivalent by a motion for determination by the court.] [Summarize exigent circumstance of the court.]	irement
per a c	ited States trustee or bankruptcy admi forming a related budget analysis, but	e filing of my bankruptcy case, I received a briefing from a credit counseling agency approved inistrator that outlined the opportunties for available credit counseling and assisted me in t I do not have a certificate from the agency describing the services provided to me. You must escribing the services provided to you and a copy of any debt repayment plan developed through bankruptcy case is filed.	st file
per	ted States trustee or bankruptcy admi forming a related budget analysis, and	filing of my bankruptcy case, I received a briefing from a credit counseling agency approved inistrator that outlined the opportunties for available credit counseling and assisted me in d I have a certificate from the agency describing the services provided to me. Attach a copy ment plan developed through the agency.	•

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mark E Levine

#### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services, Debtor(s) agrees to pay and I have agreed to accept

Prior to the filing of this Statement, Debtor(s) has paid and I have received

\$2,000

The Filing Fee has been paid.

Balance Due

2. The source of the compensation paid to me was:

Debtor(s) Other: (specify)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.** 

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- 6. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 02/12/2008 /s/ Mark E Levine

Attorney Name: Mark E Levine
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

Bar No: 6239485

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

Attorney for Debtor: Mark E Levine

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim			
[x] None							
Total Market Value of Real Property (Report also on Summary of Schedules)							

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

Attorney for Debtor: Mark E Levine

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property		H W J	Debtor's Propert Deduc	t Value of Interest in y, Without ting Any I Claim or
01. Cash on Hand	X					
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		TCF Bank checking account #xxxxx2520		J	\$	500
03. Security Deposits with public utilities, telephone companies, landlords and others.	X					
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, VCR, DVD player, camera/videogames, stereo, sofa, loveseat, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware, tools, work tools, lawn mower, bbq grill		J	\$	2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		J	\$	150
06. Wearing Apparel		Necessary wearing apparel.		J	\$	100
07. Furs and jewelry.						
		Earrings, watch, costume jewelry		J	\$	50
		Wedding ring set		J	\$	200
08. Firearms and sports, photographic, and other hobby equipment.	X					
PFG Record # 336491		1818) 1818 - 1818 - 1818 - 1818 - 1818 - 1818 - 1818 - 1818 - 1818 - 1818 - 1818 - 1818 - 1818	Fo	orm B6	B (10/05)	Page 1 of 3

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

	SCHI	EDULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X			
13. Stocks and interests in incorporated and unincorporated businesses.	X			
14. Interest in partnerships or joint ventures. Itemize. Itemize.	Х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.				
22. Patents, copyrights and other intellectual	1	Anticipated 2007 Federal & State income tax refunds		\$ 3,500
property. Give particulars.  23. Licenses, franchises and other general	X			
intangibles.	X			
PFG Record # 336491			Form B6	B (10/05) Page 2 of 3

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

S	СНІ	EDULE B - PERSONAL PROPERTY		
Type of Property		Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X			
25. Autos, Truck, Trailers and other vehicles and accessories.				
		PMIF - 2002 Dodge Ram 1500 (over 193,000 miles)	J	\$ 6,300
		CF - 2000 Chevrolet Monte Carlo (over 108,000 miles)	w	\$ 5,800
		PMIF - 1999 Chevrolet Blazer (over 70,000 miles; Father drives/pays for this vehicle)	J	\$ 5,500
26. Boats, motors and accessories.	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	Х			
29. Machinery, fixtures, equipment, and supplie used in business.	Х			
30. Inventory	X			
31. Animals				
		Family Pets/Animals = 2 Cats	J	None
32. Crops-Growing or Harvested. Give particulars.	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		Total (Report also on Summary of Schedules)		\$24,100

# Document Page 11 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

James Timothy Sledge and Kelly Maureen Sledge, Debtors

SCHEDULE C - PROPERTY CLAIMED EXEMPT							
Debtor claims the exemptions to which debtor is entitled under:  (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)	Check if debtor claims a homestead exemption that exceeds \$136,875						

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
TCF Bank checking account #xxxxx2520	735 ILCS 5/12-1001(b)	\$ 500	\$ 500
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, VCR, DVD player, camera/videogames, stereo, sofa, loveseat, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware, tools, work tools, lawn mower, bbq grill	735 ILCS 5/12-1001(b)	\$ 2,000	\$ 2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 150	\$ 150
06. Wearing Apparel	725    CS 5/12 1001/0\ (0\	\$ 100	0 400
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100
07. Furs and jewelry.	725 II CS 5/12 1001/b)	\$ 50	Ф 50
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(b)	φ 50	\$ 50
Wedding ring set	735 ILCS 5/12-1001(a),(e)	\$ 200	\$ 200
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims.  Give estimated value of each.			
Anticipated 2007 Federal & State income tax refunds	735 ILCS 5/12-1001(b)	\$ 3,500	\$ 3,500
25. Autos, Truck, Trailers and other vehicles and accessories.			
PMIF - 2002 Dodge Ram 1500 (over 193,000 miles)	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 6,300

# Document Page 12 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

James Timothy Sledge and Kelly Maureen Sledge, Debtors			
Attorney for Debtor: Mark E Levine			
SCHEDULE C - PROPE	ERTY CLAIMED EXEMP	Г	
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)	Check if debtor cla that exceeds \$136		d exemption
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
CF - 2000 Chevrolet Monte Carlo (over 108,000 miles)	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 5,800

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

Attorney for Debtor: Mark E Levine

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured  * Nature of Lien  *Value of Property Subject to Lien  *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1	Citizen's Finance Attn: Bankruptcy Dept. 60 Terra Cotta Ave Crystal Lake IL 60014 Acct No.: 35 003842		w	Dates: 06/2007  Nature of Lien: Lien on Vehicle - PMSI  Market Value: \$ 5,800  Intention: Reaffirm 524 (c)  *Description: CF - 2000 Chevrolet Monte Carlo (over 108,000 miles)				\$ 7,301	\$ 1,501
2	PMI Finance Attn: Bankruptcy Dept. PO Box 488 Lake Zurich IL 60047 Acct No.: 82657		J	Dates: 06/2007  Nature of Lien: Lien on Vehicle - PMSI  Market Value: \$ 6,300  Intention: Reaffirm 524 (c)  *Description: PMIF - 2002 Dodge Ram 1500 (over 193,000 miles)				\$ 8,340	\$ 2,040
3	PMI Financial Attn: Bankruptcy Dept. PO Box 488 Lake Zurich IL 60047 Acct No.: 82576		J	Dates: 04/2006  Nature of Lien: Lien on Vehicle - PMSI  Market Value: \$ 5,500  Intention: Reaffirm 524 (c)  *Description: PMIF - 1999 Chevrolet Blazer (over 70,000 miles; Father drives/pays for this vehicle)				\$ 5,680	\$ 180

Total

\$ 21,321

\$ 3,721
(if applicatble, report also on

(Report also on Summary of Schedules.)

report also on Statistical Summary of Certain Liabilities and Related Data.) Case 08-03160 Doc 1 Filed 02/12/08 Entered 02/12/08 16:51:15 Desc Main Document Page 14 of 46

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

Attorney for Debtor: Mark E Levine

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	la,
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	ES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950 * per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance, 11 LLS C, 8 507(a)(10)

<sup>\*</sup> Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge / Debtors

Attorney for Debtor: Mark E Levine

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H W J	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	Alexian Brothers Med Center Bankruptcy Deparmtent 800 Biesterfield Rd. Elk Grove Village IL 60007 Acct #: 6446		w	Dates: 2006 Reason: Medical/Dental Services				\$ 100
2	Alexian Brothers Med Center Bankruptcy Deparmtent 800 Biesterfield Rd. Elk Grove Village IL 60007 Acct #: 1803		Н	Dates: 2007 Reason: Medical/Dental Services				\$ 100

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

James Timothy Sledge and Kelly Maureen Sledge / Debtors

Attorney for Debtor: Mark E Levine

In re

SCHEDULE F - CREDITO	RS	НО	LDING UNSECURED NON-PRI	ORIT	Y	CI	LAI	MS	
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)		Codebtor	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	1-1-1	Uniiquidated	Disputed		unt of laim
pen/First Bank & Trust nkruptcy Department Box 105341 anta GA 30348 ct #: 5181 8700 0554		w	Dates: 2006 Reason: Credit Card or Credit Use					\$	900
Law Firm(s)   Collection Agent(s)	Repre	sen	ting the Original Creditor	1					
Palisades Collection Bankruptcy Department 210 Sylvan Ave. Englewood NJ 07632									
&T n: Bankruptcy Dept. Box 8100 ora IL 60507 ct #: 7ATTW03208		w	Dates: 2003-2007 Reason: Utility Bills/Cellular Service					\$	600
&T n: Bankruptcy Dept. Box 8100 rora IL 60507 ct #: A330910921390100000		w	Dates: 2007 Reason: Utility Bills/Cellular Service					\$	600
Law Firm(s)   Collection Agent(s)	Renre	sen	ting the Original Creditor	1	1		ı		
NCO Financial System Bankruptcy Department PO Box 4935 Trenton NJ 08650									
&T Broadband nkruptcy Department I Minor St. s Plaines IL 60016		w	Dates: 2002-2003 Reason: Utility Bills/Cellular Service					\$	600
า    ร	Trenton NJ 08650  T Broadband kruptcy Department Minor St.	Trenton NJ 08650  T Broadband kruptcy Department Minor St. Plaines IL 60016	Trenton NJ 08650  T Broadband kruptcy Department Minor St. Plaines IL 60016	Trenton NJ 08650  Trenton NJ 08650  W Dates: 2002-2003 Reason: Utility Bills/Cellular Service Plaines IL 60016	Trenton NJ 08650  Trenton NJ 08650  W Dates: 2002-2003 Reason: Utility Bills/Cellular Service  Plaines IL 60016	Trenton NJ 08650  Trenton NJ 08650  W Dates: 2002-2003  kruptcy Department Minor St. Plaines IL 60016  W Dates: 2002-2003  Reason: Utility Bills/Cellular Service	Trenton NJ 08650  Trenton NJ 08650  W Dates: 2002-2003 Reason: Utility Bills/Cellular Service Plaines IL 60016	Trenton NJ 08650  Trenton NJ 08650  W Dates: 2002-2003 kruptcy Department Minor St. Plaines IL 60016  Utility Bills/Cellular Service	Trenton NJ 08650  Trenton NJ 08650  W Dates: 2002-2003 kruptcy Department Minor St. Plaines IL 60016  W Dates: 2002-2003 Reason: Utility Bills/Cellular Service \$

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

James Timothy Sledge and Kelly Maureen Sledge / Debtors

Attorney for Debtor: Mark E Levine

In re

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS											
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim				
Bally Total Fitness  Bankruptcy Department 225 W. Rand Rd  Mount Prospect IL 60056  Acct #: 0045260967000		w	Dates: 2002-2004 Reason: Membership/Subscription				\$ 1,900				

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Asset Acceptance LLC Bankruptcy Department PO Box 2036 Warren MI 48090

8	Barrington Orthopedic Bankruptcy Department 1124 Paysphere Circle Chicago IL 60674 Acct #: 1803	Н	Dates: Reason:	2006 Medical/Dental Services		\$ 400
9	Bright Light Raidology Attn: Bankruptcy Dept. 31 Arlignton Hts Rd Elk Grove Village IL 60007 Acct #: 6446	w	Dates: Reason:	2007 Medical/Dental Services		\$ 200
10	Capital One Bankruptcy Department PO Box 30281 Salt Lake City UT 84130 Acct #: 5570 0921 2055 7059	W	Dates: Reason:	Credit Card or Credit Use		\$ 600
11	Citizen's Finance Attn: Bankruptcy Dept. 60 Terra Cotta Ave Unit D Crystal Lake IL 60014 Acct #: 35 003788	Н	Dates: Reason:	2007 Deficiency, Repo'd/Surr'd Auto		\$ 1,900

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge / Debtors

Attorney for Debtor: Mark E Levine

SCHEDULE F - CREDITO	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS									
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)		C H M H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim			
12 <u>Citizen's Finance</u> Attn: Bankruptcy Dept. 60 Terra Cotta Ave Crystal Lake IL 60014 Acct #: 35 003838		Н	Dates: Reason: Deficiency, Repo'd/Surr'd Auto				\$ 7,900			
13 Comcast  Bankruptcy Department 1201 Feenahville rd Mount Prospect IL 60056  Acct #: 8798100 760114295		w	Dates: 2006-2007 Reason: Cable Bill				\$ 400			

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Credit Protection Association Bankruptcy Department PO Box 2002 Southeastern PA 19398

14 Credit Acceptance Corp.  Bankruptcy Department 25505 W. 12 Mile Road Southfield MI 48034  Acct #: 1505792	w	Dates: Reason:	2001-2004 Deficiency, Repo'd/Surr'd Auto	\$ 9,400
Dr. Grauer-Kuchta Dental Assoc Attn: Bankruptcy Dept. 101 S. Washington Park Ridge IL 60068 Acct #: 6446	w	Dates: Reason:	2008 Medical/Dental Services	\$ 1,500
Attn: Bankruptcy Dept. 725 S. Wells St. Chicago IL 60607	w	Dates: Reason:	2003 Medical/Dental Services	\$ 400
Acct #: 6446				

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UNITED STATES BANKRUPTCY COURT

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge / Debtors

S	CHEDULE F - CREDITO	RS	НО	LDING UNSECURED NON-PRIO	RIT	YC	CLA	IMS				
	Name, Mailing Address Including Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim				
PO Box : Arden Hi	nkruptcy Dept.		w	Dates: 2006 Reason: Insurance				\$ 300				
_												
L	Law Firm(s)   Collection Agent(s) F	Repre	sen	ting the Original Creditor								
E	Credit Collection Services  Bankruptcy Department  Two Wells Ave.  Jewton MA 02459											
1523 Lee	tcy Department		w	Dates: 2006 Reason: Credit Card or Credit Use				\$ 600				
Acct #:	6004 6692 0035 7833											
Г	Law Firm(s)   Collection Agent(s) F	Penre	sen	ting the Original Creditor		1						
F E F	NCB Inc. Bankruptcy Dept. O Box 51660 Sparks NV 89435	<u>   5 - 6</u>	23.1	3 2								
PO Box Sioux Fa	tcy Department		Н	Dates: 2006 Reason: Credit Card or Credit Use				\$ 500				

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

James Timothy Sledge and Kelly Maureen Sledge / Debtors

Attorney for Debtor: Mark E Levine

In re

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS											
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim				
20	First Premier Bank Bankruptcy Department 5996 W. Touhy Ave Niles IL 60714		w	Dates: 2006-2007 Reason: Credit Card or Credit Use				\$ 600				
	Arrow Financial Services Bankruptcy Department PO Box 1206	Law Firm(s)   Collection Agent(s) Representing the Original Creditor  rrow Financial Services ankruptcy Department O Box 1206										
21	Oaks PA 19456  1 Harley Davidson Credit Attn: Bankruptcy Dept. 2103 West Rt 120 Mc Henry IL 60051  Dates: 09/2006 Reason: Deficiency, Repo'd/Surr'd Auto							\$ 8,700				
	Acct #: 20060208386442  Law Firm(s)   Collection Agent(s) R  Harley-Davidson Credit Bankruptcy Department PO Box 21908 Carson City NV 89721	Repre	esen	ting the Original Creditor								
22	IL Dept. Employment Security Bankruptcy Department PO Box 19286 Springfield IL 62794 Acct #: XXX XX 6446		w	Dates: Reason: Overpayment of Benefits				\$ 1,300				

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In re

#### NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

James Timothy Sledge and Kelly Maureen Sledge / Debtors

Attorney for Debtor: Mark E Levine

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS										
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim			
23 <u>Jewel Food Store</u> Attn: Bankruptcy Dept. 819 Dempster St. Des Plaines IL 60016		w	Dates: 2002 Reason: NSF Checks				\$ 100			
Acct #: 8550 2664 2000										

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Heller & Frisone Bankruptcy Department 33 N. LaSalle St., Ste. 1200 Chicago IL 60602

24 Jewel Food Store Attn: Bankruptcy Dept. 819 Dempeter St Des Plaines IL 60016 Acct #: 8550266442000	w	Dates: 2002 Reason: NSF Check	(S	\$ 100
25 <u>Jewel Food Store</u> Attn: Bankruptcy Dept. 819 Dempster St Des Plaines IL 60016 Acct #: 05502 6644 2000	w	Dates: 2002 Reason: NSF Check	(S	\$ 100
26 LVNV Funding  Bankruptcy Department PO Box 10497 Greenville SC 29603	w	Dates: 2006 Reason: Credit Card	d or Credit Use	\$ 1,700
Acct #: 4361 4714 0068 4294				

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Blatt, Hasenmiller, Leibsker & Moore

125 S. Wacker Dr. Suite 400

Chicago IL 60606



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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

James Timothy Sledge and Kelly Maureen Sledge / Debtors

Attorney for Debtor: Mark E Levine

In re

mount of Claim	A	Disputed	Unliquidated	Contingent	Contingent		Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	C A H	Codebtor	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)
\$ 100	•						Dates: 2006 Reason: Membership/Subscription	Н		Maxim Magazine Attn: Bankruptcy Dept. PO Box 420235 Palm Coast FL 32142-0235 Acct #: 0815 1337 0094 273/8 360
\$ 400	\$						Dates: 2005 Reason: Medical/Dental Services	w		Med Eld Grove Village Attn: Bankruptcy Dept. 800 Biesterfield Rd Elk Grove Village IL 60007
						]	ing the Original Creditor	esen	Repre	*** =

Madison WI 53716

29	Midwest Financial Attn: Bankruptcy Dept. 40 W. New Wilke Rd Rolling Meadows IL 60008	F	Н	Dates: Reason:	2003-2004 Deficiency, Repo'd/Surr'd Auto		\$ 4	1,354
	Acct #: 1803							

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Keith Scott Shindler **Bankruptcy Department** 1040 S. Milwaukee, #110 Wheeling IL 60090

Clerk of Circuit Court Richard J. Daley Center 50 W. Washington St., Rm. 1001 Chicago IL 60602

30	Salute/UTB Card Attn: Bankruptcy Dept. PO Box 136 Newark NJ 07101	V	- 5.170	2007 Credit Card or Credit Use		\$ 6	600
	Acct #: 4146 8300 0244 8329						

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge / Debtors

Attorney for Debtor: Mark E Levine

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
31 SBC Attn: Bankruptcy Dept. 486 Minor St. Des Plaines IL 60016 Acct #: 8477739		w	Dates: 2005-2006 Reason: Utility Bills/Cellular Service				\$ 200

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Collection Company of America Bankruptcy Department PO Box 806 Norwell MA 02061

32	Social Security Administration Attn: Bankruptcy Department 6401 Security Blvd Baltimore MD 21235 Acct #: XXX XX 1803	H	Dates: Reason:	200-2007 Overpayment of Benefits	X	\$ 9,085
33	Sprint Bankruptcy Department PO Box 660052 Dallas TX 75266 Acct #: 00638 916202	Н	Dates: Reason:	2006 Utility Bills/Cellular Service		\$ 400

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Afni, Inc.
Bankruptcy Department
PO Box 3427
Bloomington IL 61702

34	Swiss Colony Attn: Bankruptcy Department PO Box 2814 Monroe WI 53566	Н	Dates: Reason:	2003-2004 Credit Card or Credit Use		\$	300
	Acct #: 827064925						

#### **Total Amount of Unsecured Claims**

(Report also on Summary of Schedules)

\$ 56,939.00



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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

Attorney for Debtor: Mark E Levine

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None



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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

Attorney for Debtor: Mark E Levine

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

	Name and Address of CoDebtor	Name and Address of the Creditor
1	Roland Zierk 412 W. Touhy Ave #86 DesPlaines, IL 60018	Harley Davidson Credit Attn: Bankruptcy Dept. 2103 West Rt 120 Mc Henry IL 60051
		Account No. 20060208386442

## UNITED STATTES BARREUPT ( 4 COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mark E Levine

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF D	EBTOR AND SPOUSE ~ RELATIONSHIP AND AGE
Status: Married	None, , , ,	
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT
Occupation:	Maint. Supervisor	Cashier
Name of Employer:	Touhy Mobile Homes Park	Sam's Club
Years Employed	4 Years	4 Months
Employer Address:	400 W. Touhy	101 W. Oakton St.
City, State, Zip	Des Plaines, IL 60018	Des Plaines, IL 60018

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
1. Monthly Gross Wages, Salary, and commissions	\$ 2,665.00	\$ 1,162.16
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 2,665.00	\$ 1,162.16
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 562.99	\$ 139.97
b. Insurance	\$ 216.67	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify)	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforms, 401K Loan:	\$ 363.41	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 993.07	\$ 139.97
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 1,671.93	\$ 1,022.19
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
<ol> <li>Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.</li> </ol>	\$ 0.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 1,671.93	\$ 1,022.19
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromline 15;	\$ 2,694	4.12
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and,	if applicable, on Statistical Summary

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

Record #: 336491

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

## UNITED STATES BANKRUFT CYCOURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors Bankruptcy Docket #:

Attorney for Debtor: Mark E Levine

	SCHEDIII I	E L CUDDENT	EVDENCES OF I	NDIVIDITAL	DEBTOR(S)	
Compl			EXPENSES OF I		. ,	
	ade bi-weekly, quarterly, sem			biol o lanning at time o	add med. Trorate any	
Check I	oox if joint petition is filed & deb	otor's spouse maintains a sep	parate household. Complete a se	parate schedule of exp	enditures labeled "Spous	e".
Rent or	home mortgage payme	ent (include lot rented	for mobile home)			\$ 100.00
a. Rea	al Estate taxes included	? [] Yes [x] No	b. Property insura	ance included?	[] Yes [x] No	
Utilities	a. Electricity and H	eating Fuel				\$ 150.00
	b. Water, Sewer, G	•				\$ -
	c. Cellphone, Intern					\$ 75.00
	d. Other Home	Phone and Cable Te	elevision			\$ 80.00
Home N	laintenance (repairs ar	id upkeep)				\$ -
Food						\$ 350.00
Clothing	3					\$ 25.00
Laundry	and Dry Cleaning					\$ 25.00
Medical	and Dental Expenses					\$ 25.00
· -	ortation (not including c		as, Tolls/Parking, Fees/	Licenses, Repair	r, Bus/Train	\$ 168.00
	ion, Clubs and Entertai	nment, Newspapers,	Magazines, etc.			\$ 25.00
	ole Contributions					\$ -
. Insuran		-	nome mortgage payments	s)		\$ -
	a. Homeowner's or	Renters				\$ -
	b. Life c. Health					\$-
	d. Auto					\$ 175.00
	e. Other					<u> </u>
) Tayon (		oo or included in hom	o mortaggo naymonto)			<b>\$</b> -
	_	Tax Repayments, R	e mortgage payments)			\$ -
(Specify	· ·		ases, do not list payments	to be included in	nlan)	
). IIIStalliii	a. Auto	olei 11, 12, and 13 ca	ises, do not list payments	to be included in	i piaii)	\$713.00
	b. Reaffirmation Pa	yments				\$ -
	c. Other		\$-			<b>\$</b> -
. Alimony	, maintenance and sup	port paid to others				\$-
5. Paymer	nts for support of addition	onal dependents not l	iving at your home			\$-
6. Regular	expenses from operati	ion of business, profe	ssion, or farm (attach det	ailed statement)		\$ -
7. Other:	Haircuts, Hygiene, Eyecare, Meds	Newspaper/Mags & Postage/Banking	,	Childcare & Babysitting	Pet Care:	
	\$88.00	\$20.00	\$0.00	\$ -	\$ 20.00	\$128.00
	GE MONTHLY EXPEN		port also on Summary of Sched	ules and if applicable	, on	\$ 2,039.00
9. Describ <i>None</i>	e any increase/decreas	se in expenditures ant	icipated to occur within th	ne year following	the filing this docur	ment:
). STATEI	MENT OF MONTHLY N	ET INCOME	a. Average monthly inco	ome from Line 15	of Schedule I	\$ 2,694.12
			b. Average monthly exp	enses from Line	18 above	\$ 2,039.00
			c. Monthly net income (			\$ 5.12
			d. Total amount to be pa	id into plan mont	hlv	\$ -

Record #: 336491

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

Attorney for Debtor: Mark E Levine

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01 INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2008: \$ 3,035 2007: \$26,264 2006: \$23,261	Employment	
Spouse		
AMOUNT	SOURCE	

### Document Page 29 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

	STATEMENT OF FIN	IANCIAL AFFAIRS	
Spouse			
AMOUNT	SOURCE		
2008: \$ 1,759 2007: \$10,266 2006: \$15,961	Employment		
02. INCOME OTHER THAN FROM E	EMPLOYMENT OR OPERATION OF BUS	INESS:	
the two years immediately preceding	the commencement of this case. Give par filing under chapter 12 or chapter 13 must	t, trade, profession, operation of the debtor's ticulars. If a joint petition is filed, state income state income for each spouse whether or not	e for each
AMOUNT	SOURCE		
Spouse			
AMOUNT	SOURCE		
03. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, and	ic.		
services, and other debts to any cred value of all property that constitutes of that were made to a creditor on accordan approved nonprofit budgeting and	itor made within 90 days immediately proc or is affected by such transfer is not less th unt of a domestic support obligation or as creditor counseling agency. (Married deb	FS: List all payments on loans, installment pure teeding the commencement of this case if the an \$600.00. Indicate with an asterisk (*) any part of an alternative repayment schedule und tors filing under chapter 12 or chapter 13 must be spouses are separated and a joint petitic.	aggregate payments der a plan by st include
Name and Address	Dates of	Amount	Amount Still Owing
of Creditor	Payments	Paid	

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

Attorney for Debtor: Mark E Levine

#### STATEMENT OF FINANCIAL AFFAIRS

03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DW 5'	Monthly	\$400.00 per month	\$8,000.00
of Creditor	Payments	Paid	Still Owing
Name and Address	Dates of	Amount	Amount

**PMI Finance** PO Box 488 Lake Zurich, IL 60047

NONE

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address Dates of Amount Paid or Value of Amount Still Owing of Creditor Payment/Transfers Transfers

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount Name & Address of Creditor Dates Amount Paid or Value of Still Owing **Transfers** & Relationship to Debtor of Payments

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**STATUS CAPTION OF NATURE** COURT SUIT AND OF OF AGENCY OF CASE NUMBER **PROCEEDING** AND LOCATION DISPOSITION Case 08-03160 Doc 1 Filed 02/12/08 Entered 02/12/08 16:51:15 Desc Main Page 31 of 46 Document

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

Attorney for Debtor: Mark E Levine

#### STATEMENT OF FINANCIAL AFFAIRS

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF** SUIT AND CASE NUMBER

**NATURE** OF **PROCEEDING** 

Collections

COURT OF AGENCY AND LOCATION

**STATUS** OF DISPOSITION

Pending

Midwest Financial Corp.

James Sledge

07 M1 171848

**Circuit Court of Cook** County Civil **Department/First District** 

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date of Seizure Description and Value of Property

X

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee

Date of Assignment

Terms of Assignment or Settlement

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

Attorney for Debtor: Mark E Levine

#### STATEMENT OF FINANCIAL AFFAIRS

NONE

Χ

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number Date of Order Description and Value of Property

NON

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person or Organization Relationship to Debtor, If Any Date of Gift Description and Value of Gift

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property

Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

Date of Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Payment/Value: 2,000.00

Law Office of Peter Francis Geraci 55 E. Monroe Street #3400 Chicago, IL 60603



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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

Attorney for Debtor: Mark E Levine

#### STATEMENT OF FINANCIAL AFFAIRS

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address

of Payee

Date of Payment, Name of Payer if Other Than Debtor Amount of Money or description and Value of Property

2007

\$50.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor

. Date Describe Property
Transferred and
Value Received

07/2007

1987 Ford Mustang \$1,500.00

011

•

Kevin Konckle Unknown address

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device Date(s) of Transfer(s) Amount and Date of Sale or Closing

NONE

#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and
Date of Sale or
Closing

226404



# Document Page 34 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

Attorney for Debtor: Mark E Levine

STATEMENT OF FINANCIAL AFFAIRS			
12. SAFE DEPOSIT BOXES:			
immediately preceding the comm	x or depository in which the debtor has or had sect encement of this case. (Married debtors filing unde- uses whether or not a joint petition is filed, unless t	r chapter 12 or chapter 13 must inc	lude boxes or
Name and Address of Bank	Names & Addresses of Those With	Description of	Date of Transfer o
or Other Depository	Access to Box or depository	Contents	Surrender, if Any
of this case. (Married debtors filin	or, including a bank, against a debt or deposit of the gunder chapter 12 or chapter 13 must include infoothe spouses are separated and a joint petition is not be a point petition of Setoff	rmation concerning either or both s	
List all setoffs made by any credit of this case. (Married debtors filin not a joint petition is filed, unless  Name and Address of Creditor	g under chapter 12 or chapter 13 must include info the spouses are separated and a joint petition is no Date of Setoff	rmation concerning either or both s ot filed.)  Amount	
List all setoffs made by any credit of this case. (Married debtors filin not a joint petition is filed, unless  Name and Address of Creditor	g under chapter 12 or chapter 13 must include info the spouses are separated and a joint petition is no Date of Setoff  FOR ANOTHER PERSON:	rmation concerning either or both s ot filed.)  Amount	
List all setoffs made by any credit of this case. (Married debtors filin not a joint petition is filed, unless  Name and Address of Creditor  14. LIST ALL PROPERTY HELD  List all property owned by anothe	g under chapter 12 or chapter 13 must include info the spouses are separated and a joint petition is no Date of Setoff  FOR ANOTHER PERSON:  r person that the debtor holds or controls.	rmation concerning either or both s ot filed.)  Amount  of Setoff	
List all setoffs made by any credit of this case. (Married debtors filin not a joint petition is filed, unless  Name and Address of Creditor  14. LIST ALL PROPERTY HELD  List all property owned by anothe  Name and Address	g under chapter 12 or chapter 13 must include info the spouses are separated and a joint petition is no Date of Setoff  FOR ANOTHER PERSON:  r person that the debtor holds or controls.  Description and	rmation concerning either or both sot filed.)  Amount of Setoff  Location	

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

 Name
 Dates of Occupancy

 Address
 Used
 Occupancy

 Same
 10/2002 - 06/2006

418 W. Touhy Ave Lot 139 DesPlaines, IL 60018



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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

Attorney for Debtor: Mark E Levine

#### STATEMENT OF FINANCIAL AFFAIRS

X

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

X

#### 17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

**Environmental** Site Name Name and Address Date and Address of Governmental Unit of Notice Law

NONE

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

Attorney for Debtor: Mark E Levine

NONE

17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of	Docket	Status of
Governmental Unit	Number	Disposition

NONE

#### 18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

Name & Last Four Digits of		Nature	Beginning
Soc. Sec. No./Complete EIN or		of	and
Other TaxPayer I.D. No.	Address	Business	Ending Dates

NONE

b. Identify any business listed in subdivision a., above, that is "single asset real estate" as defined in 11 USC 101.

Name	Address

# Document Page 37 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

Attorney for Debtor: Mark E Levine

#### STATEMENT OF FINANCIAL AFFAIRS

has been, within six years immediate executive, or owner of more than 5	tely preceding the commencement of this	ration or partnership and by any individual debtor who is or case, any of the following: an officer, director, managing of a corporation; a partner, other than a limited partner, of a er activity, either full- or part-time.
,	ling the commencement of this case. A de	only if the debtor is or has been in business, as defined above, abtor who has not been in business within those six years
19. BOOKS, RECORDS AND FINA	ANCIAL STATEMENTS:	
List all bookkeepers and accountanthe keeping of books of account an		preceding the filing of this bankruptcy case kept or supervised
Name	Dates Services	
and Address	Rendered	_
19b. List all firms or individuals who	o within two (2) years immediately preced	ing the filing of this bankruptcy case have audited the books of
		ing the filing of this bankruptcy case have audited the books of  Dates Services
19b. List all firms or individuals who account and records, or prepared a . Name		
account and records, or prepared a	financial statement of the debtor.	Dates Services
account and records, or prepared a . Name  19c. List all firms or individuals who	financial statement of the debtor.  Address	Dates Services Rendered  case were in possession of the books of account and records
account and records, or prepared a . Name  19c. List all firms or individuals who	financial statement of the debtor.  Address  at the time of the commencement of this	Dates Services Rendered  case were in possession of the books of account and records
account and records, or prepared a Name  19c. List all firms or individuals who of the debtor. If any of the books of Name  19d. List all financial institutions, cre	Address  at the time of the commencement of this account and records are not available, examples Address  Address	Dates Services Rendered  case were in possession of the books of account and records colain.
account and records, or prepared a Name  19c. List all firms or individuals who of the debtor. If any of the books of Name  19d. List all financial institutions, cre	Address  at the time of the commencement of this account and records are not available, examples.  Address	Dates Services Rendered  case were in possession of the books of account and records oplain.

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In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

STATEMENT OF FINANCIAL AFFAIRS			
20. INVENTORIES			
		person who supervised the taking of each inventory, and	d
he dollar amount and basis of	of each inventory.		
Date	Inventory	Dollar Amount of Inventory	
of	Our amin an	(specify cost, market of other	
Inventory	Supervisor	basis)	
o. List the name and address	of the person having possession of the records of	each of the inventories reported in a., above.	
Data	Name and Addresses of Contadion		
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
or inventory	or inventory records		
21. CURRENT PARTNERS,	OFFICERS, DIRECTORS AND SHAREHOLDERS	S:	
	OFFICERS, DIRECTORS AND SHAREHOLDERS ip, list nature and percentage of interest of each me  Nature  of Interest		
a. If the debtor is a partnershi  Name  and Address  21b. If the debtor is a corpora	Nature of Interest of each me Nature of Interest	Percentage of Interest Interest Indirectly owns,	
a. If the debtor is a partnershi  Name  and Address  21b. If the debtor is a corpora	ip, list nature and percentage of interest of each me Nature of Interest	Percentage of Interest Interest Indirectly owns,	
a. If the debtor is a partnershi  Name  and Address  21b. If the debtor is a corpora	Nature of Interest of each me Nature of Interest	Percentage of Interest Interest Indirectly owns,	
Name and Address  21b. If the debtor is a corpora controls, or holds 5% or more	Nature of Interest of each me Nature of Interest	Percentage of Interest  Interest  and each stockholder who directly or indirectly owns,	
Name and Address  21b. If the debtor is a corpora controls, or holds 5% or more	Nature Of Interest  Interest  Nature Of Interest  Ation, list all officers & directors of the corporation; are of the voting or equity securities of the corporation.	Percentage of Interest  Interest  and each stockholder who directly or indirectly owns, b.  Nature and Percentage of	
Name and Address  21b. If the debtor is a corpora controls, or holds 5% or more Name and Address	Nature Of Interest  Interest  Nature Of Interest  Ation, list all officers & directors of the corporation; are of the voting or equity securities of the corporation.	Percentage of Interest  and each stockholder who directly or indirectly owns, b.  Nature and Percentage of Stock Ownership	
Name and Address  21b. If the debtor is a corpora controls, or holds 5% or more  Name and Address	Nature Of Interest  Attion, list all officers & directors of the corporation; at of the voting or equity securities of the corporation.  Title	Percentage of Interest  and each stockholder who directly or indirectly owns, b.  Nature and Percentage of Stock Ownership	
Name and Address  21b. If the debtor is a corpora controls, or holds 5% or more  Name and Address	Nature Of Interest  of Interest  ation, list all officers & directors of the corporation; at of the voting or equity securities of the corporation  .  Title	Percentage of Interest  and each stockholder who directly or indirectly owns, b.  Nature and Percentage of Stock Ownership	

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In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

	STATEMENT OF FIN	ANCIAL AFFAIKS	
22b. If the debtor is a corporation, immediately preceding the comme	•	with the corporation terminated within one (1) year	
Name and Address	Title	Date of Termination	
	RTNERSHIP OR DISTRIBUTION BY A COPO		
· · · · ·	•	redited or given to an insider, including compensation in an uisite during one year immediately preceding the	ny
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or  Description and value of  Property	
· ·	e name and federal taxpayer identification nu	mber of the parent corporation of any consolidated group 6) years immediately preceding the commencement of the	3
case.			
Name of Parent Corporation	Taxpayer Identification Number (EIN)		
Name of Parent Corporation			
Parent Corporation  25. PENSION FUNDS:  If the debtor is not an individual, lis	Identification Number (EIN)  t the name and federal taxpayer identification	number of any pension fund to which the debtor, as an immediately preceding the commencement of the case.	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

Attorney for Debtor: Mark E Levine

#### STATEMENT OF FINANCIAL AFFAIRS

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 02/07/2008 /s/ James Timothy Sledge

**James Timothy Sledge** 

X Date & Sign

Dated: 02/07/2008 /s/ Kelly Maureen Sledge

Kelly Maureen Sledge

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge / Debtors

Attorney for Debtor: Mark E Levine

#### STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- 3. Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

Description of Property	Creditor's Name	Intention			
PROPERTY TO BE RETAINED					
CF - 2000 Chevrolet Monte Carlo (over 108,000 miles)	Citizen's Finance Attn: Bankruptcy Dept. 60 Terra Cotta Ave Crystal Lake IL 60014	Reaffirm 524 (c)			
PMIF - 2002 Dodge Ram 1500 (over 193,000 miles)	PMI Finance Attn: Bankruptcy Dept. PO Box 488 Lake Zurich IL 60047	Reaffirm 524 (c)			
PMIF - 1999 Chevrolet Blazer (over 70,000 miles; Father drives/pays for this vehicle)	PMI Financial Attn: Bankruptcy Dept. PO Box 488 Lake Zurich IL 60047	Reaffirm 524 (c)			

\*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

\*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 02/07/2008 /s/ James Timothy Sledge

**James Timothy Sledge** 

/s/ Kelly Maureen Sledge

Kelly Maureen Sledge

X Date & Sign

X Date & Sign

Dated:

02/07/2008

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:

Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

Attorney for Debtor: Mark E Levine

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED		
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$24,100	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$21,321	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$56,939	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,044
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,039
TOTALS			<b>\$ 24,100</b> TOTAL ASSETS	\$ 78,260 TOTAL LIABILITIES	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

James Timothy Sledge and Kelly Maureen Sledge, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mark E Levine

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 2,044.12
Average Expenses (from Schedule J, Line 18)	\$ 2,039.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 4,695.64

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 3,721.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 56,939.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 60,660.00

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mark E Levine

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	02/07/2008	/s/ James Timothy Sledge	X Date & Sign
		James Timothy Sledge	
Dated:	02/07/2008	/s/ Kelly Maureen Sledge	X Date & Sign
		Kelly Maureen Sledge	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Timothy Sledge, and Kelly Maureen Sledge / Debtors

Attorney for Debtor: Mark E Levine

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 02/07/2008 /s/ James Timothy Sledge

**James Timothy Sledge** 

X Date & Sign

Dated: 02/07/2008 /s/ Kelly Maureen Sledge

Kelly Maureen Sledge

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

In re

James Timothy Sledge and Kelly Maureen Sledge, Debtors

#### NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

#### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ James Timothy Sledge Sign & Date 02/07/2008 Dated: Here **James Timothy Sledge** /s/ Kelly Maureen Sledge 02/07/2008 Sign & Date Dated: Kelly Maureen Sledge Here /s/ Mark E Levine 02/12/2008 Dated: Attorney: Mark E Levine

Bar No: 6239485

PFG Record # 336491